

Wise Words



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State of Alabama • Department of Finance • Division of Risk Management

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PLEASE CIRCULATE

IN MEMORIAM

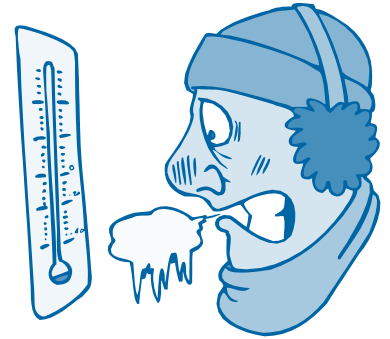


Bonnie "Paulette" Weeks passed away, unexpectedly on Monday, August 11, 2008. Her many friends paid their respects to her family and life companion, Henry Owens, on Friday, August 15, 2008 at Brookside Funeral Home in Millbrook. She was laid to rest on Saturday, August 16, 2008 at New Harmony Baptist Church Cemetery in New

Harmony, Florida. Paulette was preceded in death by her son, Chris Bailey. She was survived by her children residing in Texas; Stephanie Cole, Michael Bailey, DeWayne Bailey; parents residing in Florida, Ed and Sabra Weeks; sisters also residing in Florida, Lynn Wicker and Kay Littell. Paulette was also survived by her eleven grandchildren, whom she held dear and spoke of often.

Paulette became a member of the Risk Management Family in 1998, when she joined the State Employee Injury Compensation Trust Fund staff as a Claims' Examiner. Through the years, Paulette shared her wealth of experience and contributed to the growth of the program. Her sunny disposition and sterling work ethic made her an invaluable part of the SEICTF team. She will always be remembered for her small stature and feminine appearance, which so contradicted her intelligence and assertive approach to her work. Paulette was always a force to be reckoned with, whether the issue was a malingering claimant, a deer, or a motorcycle. In life, Paulette was the quintessential Steel Magnolia; the only woman at the hunting camp with perfectly manicured nails and coiffed hair. She was a loyal friend and confidante to us all. Paulette was young for her 60 years, never backing down from a new experience and always approaching life with that fabulous smile. In death, the friends she left behind will miss her and think of her often.

FREEZE WARNING!!!!



At this time every year we become repetitious concerning certain precautions, but it is better to be safe than sorry. We encourage you to take precautions to lessen freeze damage. All water pipes (hot or cold) should be insulated against a freeze even if installed inside of buildings. Heat should be maintained in buildings at all times — including holidays.

- Property should be inspected immediately following freezing temperatures prior to thawing to prevent subsequent water damage from broken pipes.
- Filters should be thoroughly cleaned and/or inspected. Air-conditioning units should be protected against freeze damage.

Sprinkler systems should also be part of your cold weather preventive maintenance.

- Prior to a hard freeze, contact a sprinkler contractor that is licensed through the State Fire Marshals Office to evaluate your system for proper design and protection.
- If the automatic fire sprinkler system in your facility is removed from service because of maintenance — YOU MUST NOTIFY THIS OFFICE OF THE DATE OF SHUTDOWN AND THE DATE SERVICE IS RESUMED. A FIRE WATCH MUST BE INSTITUTED IN ANY BUILDING WHERE THE FIRE SPRINKLER SYSTEM IS COMPROMISED AND MUST REMAIN IN EFFECT UNTIL THE SYSTEM IS RESTORED.

Remember that preventive maintenance keeps damage claims at a minimum, and results in low premiums for your agency. If you have any questions please contact Dale Whittle at (334) 223-6139, or Jeff Thompson at the State Fire Marshals Office, (334) 241-4166.

WHAT CAN AFFECT YOUR INSURANCE PREMIUMS?

One important factor is your IRPM.

Individual Risk Premium Modification (IRPM)

The State Insurance Fund rates properties similarly to a commercial insurance company. An initial rate per \$100 coverage is developed for each property from industry published rates. This rate is called a base or “manual” rate. To this rate, certain discounts are applied across-the-board as mandated by statute. After this, an additional modification is applied to each account. This final discount is called the Individual Risk Premium Modification (IRPM) and can significantly affect the premiums that an agency pays for its property insurance.

When a Loss Control Specialist surveys your agency’s property, hazardous conditions may be observed which place the building at reduced or increased risk for loss. Any negative conditions found will be brought to the attention of the responsible person(s) in your agency along with suggestions for remedy. Specific areas included in the survey are:

- Overall condition of the premises
- Potential for catastrophic loss
- Susceptibility and damageability of the property
- Public and private protection provided

At the end of the survey the State Insurance Fund will examine overall factors such as:

1. Management
2. Values (proper amounts of coverage)
3. Attitude and cooperation
4. Premium payment history

From the above, the State Insurance Fund will develop a single IRPM factor that will be a credit, debit or break-even, and this factor is then applied to develop final invoiced premiums. These credits or debits can cause significant premium differences for your agency.

Our Underwriting staff can discuss this program with you in greater detail. For questions, please call Dan Burgess at 334-223-6172, or e-mail at dan.burgess@finance.alabama.gov.

GET READY TO TURN ON THE HEAT

The summer season is over, vacations are a faint memory and school is back in session. Soon, we will be cranking up the thermostat again. Now is the time to prepare your boiler for the heating season. Boilers require a certain amount of attention to ensure safe and reliable operation. Be sure to be aware of, and to satisfy, all requirements of the jurisdiction having authority.

A boiler is a closed vessel that operates at a positive pressure when water is heated by burning a fuel. It appears to be a passive object and looks like nothing more than a large metal box. To the contrary, a boiler is a complex piece of equipment made up of sophisticated mechanical, electrical and electronic devices. Each component of the system was designed or chosen to work in conjunction with all other parts to make this automatic heater safe and efficient. Boilers must be serviced by highly skilled technicians who comply with manufacturer’s guidelines. Malfunction of the boiler or fuel burning equipment can result in catastrophic failure causing an explosion or fire.

At least once a year, every boiler should:

Have waterside cleaned	Heat from the fuel is transferred through the boiler metal to the water inside. Scale and sludge from chemicals and impurities in the water can accumulate on the inside surface of the boiler and act as an insulator resulting in more fuel being burned for the same heat output. The furnace runs hotter than normal, metal temperatures are higher, stress and fatigue affect the structural integrity and more money is spent on fuel.
Have firesides cleaned	Carbon and hydrogen are the major components of fuels burned in boilers. Hydrogen reacts with oxygen and produces water when burned. When the boiler is operating at low loads or intermittently, this water vapor can condense and cause corrosion and rust buildup. Carbon reacts with oxygen and process carbon dioxide when burned completely. Carbon also causes soot when it is not completely burned. Soot acts as an insulator on the furnace side of the boiler metal and causes the same results as scale, in addition to flashback or a furnace explosion.
Be visually inspected	The watersides and firesides should be visually inspected after being cleaned. The watersides should be examined for signs of corrosion and pitting, remnants of scale and sludge, erosion, cracking, and any other abnormal condition. The fireside should be examined for flame impingement, pockets of soot, damaged refractory, damaged seals and gaskets in the gas passage, and indications of leaking.

Risk Control

Have all controls and safety devices tested	Open the ends of all headers that controls are connected to verify there is no blockage. Remove plugs from all four-way T's and clean. Open all electrical connection boxes, retighten all connections and clean before reinstalling cover. Dismantle and clean the low water fuel cutoffs. Test and reset all controls during startup before placing into operation.
Have the fuel burning device cleaned and serviced	Remove the burner assembly, inspect, clean and replace any worn parts. Inspect the fuel system that could device cleaned include pipes, tubes, valves, storage tanks and meters. Adjust the burner for optimum combustion throughout and serviced the range of the burner and test all controls and safety shutoffs during startup before placing into operation.
Have the electrical supply cleaned and tested	Panels should be cleaned, fuses removed and tested, and circuit breakers exercised.

During the heating season, a qualified technician should:

Weekly	Test the low water fuel cutoff Blow down the water column and gauge glass Inspect for leaks and clean area around the boiler
Every Three Months	Test the safety valve by lifting the hand lever Open and close the bottom blowdown valve
Annually	Test and adjust burner operation Clean boiler and burner Verify operation of all controls and safety devices Maintain a current certificate of inspection if required

DEPRESSION

Clinical depression has become one of America's most costly illnesses. Left untreated, depression is as costly as heart disease or AIDS to the US economy, costing over \$43.7 billion in absenteeism from work (over 200 million days lost from work each year), lost productivity and direct treatment costs.

Depression tends to affect people in their prime working years and may last a lifetime if untreated. More than 80 percent of people with clinical depression can be successfully treated. With early recognition, intervention, and support, most employees can overcome clinical depression and pick up where they left off yet two-thirds of those suffering from the illness do not seek the necessary treatment.

Clinical depression is a serious medical illness that can lead to suicide. Sometimes people with depression mistakenly believe that the symptoms of depression are a "normal part of life." Clinical depression affects men and women of all ages, races and socioeconomic groups.

Self-Screening for Depression

- Feelings of sadness and/or irritability
- Loss of interest or pleasure in activities normally enjoyed
- Changes in weight or appetite
- Changes in sleeping pattern
- Feelings of guilt, hopelessness, or worthlessness
- Inability to concentrate, remember things, or make decisions
- Constant fatigue or loss of energy
- Observable restlessness or decreased activity
- Recurrent thoughts of suicide or death

If five or more of the following symptoms have been present for more than two weeks, please contact Behavioral Health Systems at 800.245.1150 for a confidential assessment. Keep in mind that these symptoms could indicate a medical condition other than depression.

